

EXHIBIT E



P.O. Box 182835
Columbus, OH 43218

On Your Side™

October 9, 2007

**WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104**

**RE: Policy Number: L034804330
Insured: GARY H LUPILOFF**

Dear WILLIAM KEENE:

Please accept this letter as confirmation that the payor on the above life policy has been updated to the policy owner, William Keene.

Thank you for allowing us to be of service to you. If you have any questions, please contact your registered representative our Customer Service Department at 800-547-7548. If you require our TDD line, please call 800-238-3035. Customer Service Representatives are available to assist you between the hours of 8:00 a.m. and 8:00 p.m. EST, Monday through Friday.

Sincerely,

Life Customer Service
Nationwide Financial

RLG

CC: AGENT 21-0024503 MARY E REICH 248-874-1100

LIFE BILLING STATEMENT

Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

Policy Number
 L034804300

Date Prepared
 OCT 10, 2007

Total Amount Due
 \$272.95

Due Date
 AUG 28, 2007

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

For Payment Of:
 QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

03501 1*

*00000000712776

Current Premium Due \$272.95
 Total Due This Statement \$272.95

RETURN THIS PORTION FOR YOUR RECORDS

00712776

N000

XLBF03A

RETURN THIS PORTION WITH PAYMENT

LIFE BILLING STATEMENT

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

Total Amount Due
 \$272.95

INSURED: GARY H LUPILOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
 L034804300

Due Date
 AUG 28, 2007

For Policy Information
 or Changes, Call:
 MARY E REICH
 248-874-1100

Make Check
 Payable To:

Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534

05 1221360912 00 00 12 0348043000 5 0000027295 0000027295 97 0

LIFE BILLING STATEMENT

Nationwide Insurance
Nationwide Financial
PO Box 182835
Columbus OH 43218-2835

Policy Number
L034804300

Date Prepared
JUN 18, 2007

Total Amount Due
\$272.95

Due Date
MAY 28, 2007

P. Keene

PAST-DUE REMINDER

|||||
WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

For Payment Of:

QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

Past Due Premium \$272.95
Total Due This Statement \$272.95

03530 1*

*00000000418143



Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

LIFE BILLING STATEMENT

Policy Number L034804300	Date Prepared NOV 02, 2007
Total Amount Due \$272.95	Due Date NOV 28, 2007

ANNIVERSARY NOTICE

For Payment Of:
 QUARTERLY PREMIUM

|||||
 WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

See back of this statement for important phone numbers and other information about your insurance.

06515 1*
 *20000000776345

Current Premium Due \$272.95
 Total Due This Statement \$272.95

RETAIN THIS PORTION FOR YOUR RECORDS

XLBFD3A

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

RETURN THIS PORTION WITH PAYMENT

00776345

N000

LIFE BILLING STATEMENT

Total Amount Due
 \$272.95

INSURED: GARY H LUPLOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
L034804300

Due Date
NOV 28, 2007

For Policy Information
 or Changes, Call:
 MARY E REICH
 248-874-1100

Make Check
 Payable To:

|||||
 Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534

On Your SideSM

Nationwide Life and Annuity Company
 Individual Protection Service Center
 P.O. Box 182835
 Columbus, OH 43218
 nationwide.com

NOV 02, 2007

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

Insured: GARY H LUPILOFF

Your needs can change. So can your premium schedule.

Dear WILLIAM KEENE:

When you bought your life insurance policy L034804300, you selected a schedule for paying premiums that fit your needs at that time. We recognize your needs can change, so we want to remind you that other premium schedule options are also available.

Sometimes, convenience is worth a little extra cost.

You're currently paying your premium 4 times a year. If you wish, you can choose to pay annually, semi-annually, quarterly, or monthly. However, payment schedules more frequent than once a year do include an administrative fee that increases the total annual cost. Here are your current payment options:

	Annual	Semi-annual	Quarterly	Monthly
Total premium per payment	\$1,030.00	\$535.60	\$272.95	\$91.67
Number of premiums per year	1	2	4	12
Administrative Fee	0.00	\$41.20	\$61.80	\$70.04
Total annual cost	\$1,030.00	\$1,071.20	\$1,091.80	\$1,100.04

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We're here if you have questions.

If you need more information, please contact your insurance professional or our customer service department at 1-800-848-6331 Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern time; for TDD services, please call 1-800-238-3035.

Best regards,

Nationwide® Service Center
 cc: MARY E REICH

Life insurance products are issued by Nationwide Life and Annuity Company, Columbus, Ohio.
 The general distributor for variable life insurance products is Nationwide Investment Services Corporation, member NASD. In MI only: Nationwide Investment Svcs. Corporation.

Nationwide, the Nationwide Framework and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company

LAM-0300AO.1 (06/06)

06516 0*

*20000000775345





Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

LIFE BILLING STATEMENT

Policy Number L034804300	Date Prepared JAN 31, 2008
Total Amount Due \$272.95	Due Date FEB 28, 2008

|||||
 WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

For Payment Of:
 QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

Current Premium Due \$272.95
 Total Due This Statement \$272.95

RETAIN THIS PORTION FOR YOUR RECORDS

XLBF03A

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

RETURN THIS PORTION WITH PAID SLIP

LIFE BILLING STATEMENT

Total Amount Due
 \$272.95

INSURED: GARY H LUPLOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
 L034804300

Due Date
 FEB 28, 2008

For Policy Information
 or Changes, Call:
 MARY E REICH
 248-874-1100

Make Check
 Payable To:

|||||
 Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534

LIFE BILLING STATEMENT

Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

Policy Number
 L034804300

Date Prepared
 APR 30, 2008

Total Amount Due
 \$272.95

Due Date
 MAY 28, 2008

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

For Payment Of:

QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

Current Premium Due \$272.95
 Total Due This Statement \$272.95

XLBF03A

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

INSURED: GARY H LUPIOFF
 OWNER: WILLIAM KEENE

For Policy Information
 or Changes, Call:
 MARY E REICH
 248-874-1100

Make Check
 Payable To:

Total Amount Due
 \$272.95

Policy Number
 L034804300

Due Date
 MAY 28, 2008

Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534

**Nationwide Insurance
Nationwide Financial
PO Box 182835
Columbus OH 43218-2835**

Policy Number
L034804300

Date Prepared
JUL 31, 2008

Total Amount Due
\$272.95

Due Date
AUG 28, 2008

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

For Payment Of:
QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

07314 1*1

68058570000000

Current Premium Due	\$272.95
Total Due This Statement	\$272.95

00565089

N000

XLBF03A

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

LIFE BILLING STATEMENT

Total Amount Due
\$272.95

INSURED: GARY H LUPILOFF
OWNER: WILLIAM KEENE

0012

Policy Number
L034804300

Due Date
AUG 28, 2008

**For Policy Information
or Changes, Call:
MARY E REICH
248-874-1100**

**Make Check
Payable To:**

Nationwide Life Insurance Company
PO Box 742534
Cincinnati OH 45274-2534

**LIFE BILLING STATEMENT**

Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

Policy Number
 L034804300

Date Prepared
 OCT 31, 2008

Total Amount Due
 \$272.95

Due Date
 NOV 28, 2008

ANNIVERSARY NOTICE

For Payment Of:
 QUARTERLY PREMIUM



WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

See back of this statement for important phone numbers and other information about your insurance.

04334 1*

*20000000606907

Current Premium Due
 Total Due This Statement

\$272.95
 \$272.95

RETURN THIS PORTION FOR YOUR RECORDS

XLBF03A

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

RETURN THIS PORTION WITH PAYMENT

00806907

N000

LIFE BILLING STATEMENT

Total Amount Due
 \$272.95

INSURED: GARY H LUPIOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
 L034804300

Due Date
 NOV 28, 2008

For Policy Information
 or Changes, Call:
 MARY E REICH
 248-874-1100

Make Check
 Payable To:

Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534



OCT 31, 2008

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

Insured: GARY H LUPILOFF

Your needs can change. So can your premium schedule.

Dear WILLIAM KEENE:

When you bought your life insurance policy L034804300, you selected a schedule for paying premiums that fit your needs at that time. We recognize your needs can change, so we want to remind you that other premium schedule options are also available.

Sometimes, convenience is worth a little extra cost.

Sometimes, convenience is worth a little extra cost. You're currently paying your premium 4 times a year. If you wish, you can choose to pay annually, semi-annually, quarterly, or monthly. However, payment schedules more frequent than once a year do include an administrative fee that increases the total annual cost. Here are your current payment options:

	Annual	Semi-annual	Quarterly	Monthly
Total premium per payment	\$1,030.00	\$535.60	\$272.95	\$91.67
Number of premiums per year	1	2	4	12
Administrative Fee	0.00	\$41.20	\$51.80	\$70.04
Total annual cost	\$1,030.00	\$1,071.20	\$1,091.80	\$1,100.04

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We're here if you have questions.

We're here if you have questions.
If you need more information, please contact your Insurance professional or our customer service department at 1-800-848-6331 Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern time; for TDD services, please call 1-800-238-3035.

Best regards,

Nationwide® Service Center
cc: MARY E REICH

Life insurance products are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor for variable life insurance products is Nationwide Investment Services Corporation, member NASD. In MI only: Nationwide Investment Svcs. Corporation.

Nationwide, the Nationwide Framework and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company

**LIFE BILLING STATEMENT**Policy Number
L034804300Date Prepared
JAN 30, 2009Nationwide Insurance
Nationwide Financial
PO Box 162835
Columbus OH 43218-2835Total Amount Due
\$272.95Due Date
FEB 28, 2009

Handwritten: 2/28/09

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

For Payment Of:

QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

08395 1*

*00090000000583

Current Premium Due
Total Due This Statement\$272.95
\$272.95

XLBF03A

00080583

N000

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711**LIFE BILLING STATEMENT**Total Amount Due
\$272.95INSURED: GARY H LUPIOFF
OWNER: WILLIAM KEENE

0012

Policy Number
L034804300Due Date
FEB 28, 2009For Policy Information
or Changes, Call:MARY E REICH
248-874-1100Make Check
Payable To:Nationwide Life Insurance Company
PO Box 742534
Cincinnati OH 45274-2534



Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

LIFE BILLING STATEMENT

Policy Number
L034804300

Date Prepared
APR 30, 2009

Total Amount Due
\$272.95

Due Date
MAY 28, 2009

PAID



WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

For Payment Of:
 QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

06407 1*

*00000000333914

Current Premium Due	\$272.95
Total Due This Statement	\$272.95

RETURN THIS PORTION TO THE ISSUING COMPANY

00333914

N000

XLBFD3A

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

RETURN THIS PORTION TO THE ISSUING COMPANY

LIFE BILLING STATEMENT

Total Amount Due
\$272.95

INSURED: GARY H LUPILOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
L034804300

Due Date
MAY 28, 2009

For Policy Information
 or Changes, Call:

MARY E REICH
248-874-1100

Make Check
 Payable To:

Nationwide Life Insurance Company
PO Box 742534
Cincinnati OH 45274-2534

**LIFE BILLING STATEMENT**

Nationwide Insurance
 Nationwide Financial
 PO Box 192835
 Columbus OH 43216-2835

Policy Number
 L034804300

Date Prepared
 JUL 31, 2009

Total Amount Due
 \$272.95

Due Date
 AUG 28, 2009

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

For Payment Of:
 QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

07106 1*

*00000000551538

Current Premium Due	\$272.95
Total Due This Statement	\$272.95

RETAIN THIS PORTION FOR YOUR RECORDS

XLBF03A

RETURN THIS PORTION WITH PAYMENT

00561538

N000

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

LIFE BILLING STATEMENT

Total Amount Due
 \$272.95

INSURED: GARY H LUPILOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
 L034804300

Due Date
 AUG 28, 2009

For Policy Information
 or Changes, Call:
 MARY E REICH
 248-874-1100

Make Check
 Payable To:

Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534



Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

LIFE BILLING STATEMENT

Policy Number
 L034804300

Date Prepared
 OCT 30, 2009

Total Amount Due
 \$272.95

Due Date
 NOV 28, 2009

ANNIVERSARY NOTICE

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

For Payment Of:

QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

05593 1*

*2000000793432

Current Premium Due \$272.95
 Total Due This Statement \$272.95

RETAIN THIS PORTION FOR YOUR FUTURE REFERENCE

XLBF03A

RETURN THIS PORTION WITH YOUR NEXT BILL

00793432

N000

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

LIFE BILLING STATEMENT

Total Amount Due
 \$272.95

INSURED: GARY H LUPIOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
 L034804300

Due Date
 NOV 28, 2009

For Policy Information
 or Changes, Call:
 MARY E REICH
 248-874-1100

Make Check
 Payable To:

Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534

On Your SideSM

Nationwide Life Insurance Company
Individual Protection Service Center
P.O. Box 182835
Columbus, OH 43216
nationwide.com

OCT 30, 2009

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

Insured: GARY H LUPIOFF

Your needs can change. So can your premium schedule.

Dear WILLIAM KEENE:

When you bought your life insurance policy L034804300, you selected a schedule for paying premiums that fit your needs at that time. We recognize your needs can change, so we want to remind you that other premium schedule options are also available.

Sometimes, convenience is worth a little extra cost.

You're currently paying your premium 4 times a year. If you wish, you can choose to pay annually, semi-annually, quarterly, or monthly. However, payment schedules more frequent than once a year do include an administrative fee that increases the total annual cost. Here are your current payment options:

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We're here if you have questions.

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Best regards,

Nationwide[®] Service Center
cc: MARY E REICH

Life Insurance products are issued by Nationwide Life Insurance Company, Columbus, Ohio.
The general distributor for variable life insurance products is Nationwide Investment Services Corporation, member NASD. In MI only: Nationwide Investment Svcs. Corporation.

Nationwide, the Nationwide Framework and On Your Side are federally registered service marks of Nationwide Mutual Insurance Company

LAM-0300AO.1 (06/06)

0* 05534

*20000000732432



**LIFE BILLING STATEMENT**

Nationwide Insurance
 Nationwide Financial
 PO Box 182835
 Columbus OH 43218-2835

Policy Number
 L034804300

Date Prepared
 JAN 29, 2010

Total Amount Due
 \$272.95

Due Date
 FEB 28, 2010

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

For Payment Of:

QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

800 543-3747

1-800-543-3747

Current Premium Due
 Total Due This Statement

\$272.95
 \$272.95

XLBP03A

WILLIAM KEENE
 2704 BROCKMAN BLVD
 ANN ARBOR MI 48104-4711

LIFE BILLING STATEMENT

Total Amount Due
 \$272.95

INSURED: GARY H LUPIOFF
 OWNER: WILLIAM KEENE

0012

Policy Number
 L034804300

Due Date
 FEB 28, 2010

For Policy Information
 or Changes, Call:

MARY E REICH
 248-874-1100

Make Check
 Payable To:

Nationwide Life Insurance Company
 PO Box 742534
 Cincinnati OH 45274-2534



Nationwide Insurance
Nationwide Financial
PO Box 182835
Columbus OH 43218-2835

LIFE BILLING STATEMENT

Policy Number
L034804300

Date Prepared
APR 30, 2010

Total Amount Due
\$272.95

Due Date
MAY 28, 2010

Body Bill
272.95

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

For Payment Of:
QUARTERLY PREMIUM

See back of this statement for important phone numbers and other information about your insurance.

06258 1*

*00000000319989

Current Premium Due	\$272.95
Total Due This Statement	\$272.95

XLBFO3A

00319989

N000

WILLIAM KEENE
2704 BROCKMAN BLVD
ANN ARBOR MI 48104-4711

LIFE BILLING STATEMENT

Total Amount Due
\$272.95

INSURED: GARY H LUPILOFF
OWNER: WILLIAM KEENE

0012

Policy Number
L034804300

Due Date
MAY 28, 2010

For Policy Information
or Changes, Call:
1-800-547-2280

Make Check
Payable To:

|||||
Nationwide Life Insurance Company
PO Box 742534
Cincinnati OH 45274-2534

On Your SideSM

Nationwide Life Insurance Company
Individual Protection Service Center
P.O. Box 182835
Columbus, OH 43218
nationwide.com

November 04, 2007

William Keene
2704 Brockman Blvd
Ann Arbor MI 48104-4711

Insured: Gary H Lupilloff

Your needs can change. So can your premium schedule.

Dear William Keene:

When you bought your life insurance policy L034804300, you selected a schedule for paying premiums that fit your needs at that time. We recognize your needs can change, so we want to remind you that other premium schedule options are also available.

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Best regards,

Nationwide[®] Service Center
cc: Mary Reich

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LAM-0300AO.1 (06/06)

**NATIONWIDE LIFE INSURANCE COMPANY
APPLICATION FOR DESIGNATION OF OWNER AND/OR CONTINGENT
OWNER**

The following instructions have been enclosed to assist you with the completion of the attached APPLICATION FOR DESIGNATION OF OWNER AND/OR CONTINGENT OWNER. Please read these instructions carefully before completing the application.

- 1. Use this form to request a change of policy ownership. If the desired change of ownership is complex, or if you have any questions, please contact Nationwide Life Insurance Company at the Home Office.**
- 2. This application revokes ALL previous ownership. Therefore, even if the present owner or contingent owner is to remain the same, such owner must be renamed on this form.**
- 3. Print the FULL name(s) and address(es) of the new owner(s). Be certain to provide the new date of birth, social security (or tax ID) number, relationship to the insured and the complete address. THE REQUESTED CHANGE OF OWNERSHIP WILL NOT BE PROCESSED IF ANY OF THE INFORMATION IS OMITTED.**
- 4. SIGNATURES REQUIRED: (1) The present owner(s) and all irrevocable beneficiaries, if any, and (2) the proposed new owner(s). Signatures MUST be in ink. At the discretion of the Home Office, a witness may be required.**
- 5. The new owner will receive the premium notices unless the payor information is completed.**
- 6. If joint ownership is listed, all notices will be mailed to one address listed on the reverse side. For tax reporting purposes, only one social security number can be used. Please indicate which social security number is to be used. The signatures of all joint owners will be required for any**